

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
)
Mary Jo A. Stoner) Case No. 22-21064-JAD
) Chapter 13
Debtor) Related to Docs. #21, 71 and 88

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: Debtor to provide for approved permanent loan modification terms.
- ☐ a motion to lift stay
as to creditor
- ☐ Other:

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Chapter 13 Plan dated July 18, 2022
- ☐ Amended Chapter 13 Plan dated

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

Debtor's Plan payments shall be changed from \$ to
\$ per month, effective February, 2024 ; and/or the Plan term shall be

changed from 60 months to 37 months.

- ☐ In the event that Debtor fails to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor and Debtor's Counsel a notice of default advising the Debtors that she has 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor fails to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor shall file and serve on or before .
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.

Other: PNC Bank, National Association will be paid \$604.30 per month as per the permanent loan modification approved at Docket No. 84 on January 11, 2024. Debtor's counsel shall be paid an additional \$7,000.00 in attorney fees, subject to approval via fee application, for a total of \$12,400.00 to be paid through the Chapter 13 Plan by the Trustee. The increased attorney fees shall not reduce the amount to be paid to unsecured creditors.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 29th day of January, 2024

Dated: 1/29/2024



Honorable Jeffery A. Deller
United States Bankruptcy Judge

Stipulated by:

/s/Lauren M. Lamb
Counsel to Debtor
Lauren M. Lamb, Esquire
STEIDL & STEINBERG
28th Floor-Gulf Tower
707 Grant Street
Pittsburgh, PA 15219
(412) 391-8000
PA I. D. No. 209201
llamb@steidl-steinberg.com

Stipulated by:

/s/James Warmbrodt
Counsel to Chapter 13 Trustee

FILED
1/29/24 8:08 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:
MARY JO A. STONER
Debtor

Case No. 22-21064-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 29, 2024

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2024:

Recip ID	Recipient Name and Address
db	+ MARY JO A. STONER, 812 Brentview Road, Pittsburgh, PA 15236-2307
15487168	+ Duquene Light Co., P.O. Box 67, Pittsburgh, PA 15267-0067
15487175	+ US Attorneys Office, United States Post Office & Courthouse, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 30 2024 00:13:45	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15487167	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 30 2024 00:13:29	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15492799	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 30 2024 00:25:04	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15503637	+ Email/Text: jdryer@bernsteinlaw.com	Jan 30 2024 00:08:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15487169	+ Email/Text: sbse.cio.bnc@mail@irs.gov	Jan 30 2024 00:08:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15487172	^ MEBN	Jan 29 2024 23:55:50	KML Law Group, Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541
15487171	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jan 30 2024 00:09:00	Key Bank, P. O. Box 94620, Cleveland, OH 44101-4620
15487173	Email/Text: Bankruptcy.Notices@pnc.com	Jan 30 2024 00:07:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
15505393	Email/Text: Bankruptcy.Notices@pnc.com	Jan 30 2024 00:07:00	PNC Bank, National Association, Attn: Bankruptcy Dept., 3232 Newmark Drive, Miamisburg OH 45342
15487174	+ Email/Text: bnc-quantum@quantum3group.com	Jan 30 2024 00:09:00	Quantum3 Group LLC, World Financial Bank, P.O. Box 788, Kirkland, WA 98083-0788
15498861	Email/Text: bnc-quantum@quantum3group.com	Jan 30 2024 00:09:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

District/off: 0315-2

User: auto

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Date Rcvd: Jan 29, 2024

Form ID: pdf900

Total Noticed: 14

preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15487170	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Lauren M. Lamb	on behalf of Debtor MARY JO A. STONER julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5